

Fill in this information to identify your case:

Debtor 1	Ricardo A. Read-Baez
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA
Case number (if known)	1:18-bk-02041

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

12/15

## Official Form 106I

### Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

##### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	Driver	Supervisor
Employer's name	Schneider National Carriers, Inc.	PNC Bank
Employer's address	3101 South Packerland Drive PO Box 2545 Green Bay, WI 54313	1301 Derry Street Harrisburg, PA 17104

How long employed there?

4 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
3. Estimate and list monthly overtime pay.
4. Calculate gross Income. Add line 2 + line 3.

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	\$ 7,707.91	\$ 4,667.24
3.	+\$ 0.00	+\$ 0.00
4.	<b>\$ 7,707.91</b>	<b>\$ 4,667.24</b>

Copy line 4 here .....

	For Debtor 1	For Debtor 2 or non-filing spouse
4.	\$ 7,707.91	\$ 4,667.24

## 5. List all payroll deductions:

- 5a. Tax, Medicare, and Social Security deductions  
 5b. Mandatory contributions for retirement plans  
 5c. Voluntary contributions for retirement plans  
 5d. Required repayments of retirement fund loans  
 5e. Insurance  
 5f. Domestic support obligations  
 5g. Union dues  
 5h. Other deductions. Specify: Health savings account  
NCA offset  
Vacation purchase

5a.	\$ 1,927.46	\$ 744.66
5b.	\$ 0.00	\$ 0.00
5c.	\$ 230.93	\$ 186.45
5d.	\$ 0.00	\$ 37.51
5e.	\$ 153.79	\$ 183.98
5f.	\$ 0.00	\$ 0.00
5g.	\$ 0.00	\$ 0.00
5h.+	\$ 43.33	+ \$ 43.33
	\$ 0.00	\$ 3.75
	\$ 0.00	\$ 12.82

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6.	\$ 2,355.51	\$ 1,212.50
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7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7.	\$ 5,352.40	\$ 3,454.74
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## 8. List all other income regularly received:

- 8a. Net income from rental property and from operating a business, profession, or farm  
 Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  
 8b. Interest and dividends  
 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive  
 Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  
 8d. Unemployment compensation  
 8e. Social Security  
 8f. Other government assistance that you regularly receive  
 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  
 Specify:  
 8g. Pension or retirement income  
 8h. Other monthly income. Specify: Tax refunds (2021)

8a.	\$ 0.00	\$ 0.00
8b.	\$ 0.00	\$ 0.00
8c.	\$ 0.00	\$ 0.00
8d.	\$ 0.00	\$ 0.00
8e.	\$ 0.00	\$ 0.00

8f.	\$ 0.00	\$ 0.00
8g.	\$ 0.00	\$ 0.00
8h.+	\$ 602.67	+ \$ 1,085.17

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9.	\$ 602.67	\$ 1,085.17
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10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10.	\$ 5,955.07	+ \$ 4,539.91	= \$ 10,494.98
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11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:

11. +\$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies

12. \$ 10,494.98

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

 No. Yes. Explain: \_\_\_\_\_

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United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA
Case number (If known)	1:18-bk-02041

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Do not state the  
dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Spouse		<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Son	5	
Daughter	13	
Daughter	18	

3. Do your expenses include  
expenses of people other than  
yourself and your dependents?  No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)



4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,366.03

If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ 0.00  
4b. \$ 0.00  
4c. \$ 100.00  
4d. \$ 0.00  
5. \$ 0.00

**6. Utilities:**

- 6a. Electricity, heat, natural gas  
 6b. Water, sewer, garbage collection  
 6c. Telephone, cell phone, Internet, satellite, and cable services  
 6d. Other. Specify: Cell phones

6a.	\$	487.00
6b.	\$	176.67
6c.	\$	490.00
6d.	\$	540.00
	\$	95.00
	\$	100.00
7.	\$	1,600.00
8.	\$	600.00
9.	\$	250.00
10.	\$	250.00
11.	\$	150.00
12.	\$	700.00
13.	\$	200.00
14.	\$	150.00

**Cable****Internet**

7. Food and housekeeping supplies  
 8. Childcare and children's education costs  
 9. Clothing, laundry, and dry cleaning  
 10. Personal care products and services  
 11. Medical and dental expenses  
 12. Transportation. Include gas, maintenance, bus or train fare.  
 Do not include car payments.  
 13. Entertainment, clubs, recreation, newspapers, magazines, and books  
 14. Charitable contributions and religious donations  
 15. Insurance.

- Do not include insurance deducted from your pay or included in lines 4 or 20.  
 15a. Life insurance  
 15b. Health insurance  
 15c. Vehicle insurance  
 15d. Other insurance. Specify:

15a.	\$	0.00
15b.	\$	0.00
15c.	\$	223.00
15d.	\$	0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  
 Specify:

16.	\$	0.00
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**17. Installment or lease payments:**

- 17a. Car payments for Vehicle 1  
 17b. Car payments for Vehicle 2  
 17c. Other. Specify: Non filing spouse's credit card payments  
 17d. Other. Specify: Non filing spouse's loan payments

17a.	\$	0.00
17b.	\$	610.00
17c.	\$	907.00
17d.	\$	400.00
	\$	200.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

19. Other payments you make to support others who do not live with you.

Specify:

18.	\$	0.00
	\$	0.00

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

- 20a. Mortgages on other property  
 20b. Real estate taxes  
 20c. Property, homeowner's, or renter's insurance  
 20d. Maintenance, repair, and upkeep expenses  
 20e. Homeowner's association or condominium dues

20a.	\$	0.00
20b.	\$	0.00
20c.	\$	0.00
20d.	\$	0.00
20e.	\$	0.00
21.	+\$	100.00

21. Other: Specify: School lunches

**22. Calculate your monthly expenses**

- 22a. Add lines 4 through 21.  
 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  
 22c. Add line 22a and 22b. The result is your monthly expenses.

\$	9,694.70
\$	9,694.70

**23. Calculate your monthly net income.**

- 23a. Copy line 12 (your combined monthly income) from Schedule I.

23a.	\$	10,494.98
23b.	-\$	9,694.70

- 23b. Copy your monthly expenses from line 22c above.

23c.	\$	800.28
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- 23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here: \_\_\_\_\_

VERIFICATION

I, Ricardo A. Read-Baez, verify that the statements made in the foregoing document(s) are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C. S. §4904, relating to unsworn falsification to authorities.

Dated: 03 / 01 / 2023

  
\_\_\_\_\_  
Ricardo A. Read-Baez, Debtor